

Erica – Bank of America’s Virtual Assistant

Financial Center Job Aid

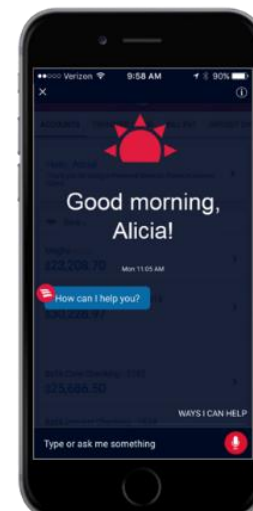
- **Purpose:** To help you understand the features and benefits of Erica and confidently present them to clients.
- **Impacted associates:** All Bank of America financial center associates.

Who is Erica?

Erica is Bank of America’s powerfully-personal voice and chat-driven virtual financial assistant that resides within our Mobile Banking app. She has traits similar to other virtual assistants clients may be used to – but she’s specifically focused on helping with financial needs.

Erica is available for clients in Rhode Island and is coming soon elsewhere. Here is the current release schedule:

Currently Available	AK, AL, AR, CO, CT, DE, GA, HI, IA, ID, IN, KS, KY, LA, ME, MI, MN, MO, MS, MT, ND, NE, NH, NM, OH, OK, OR, PA, PR, NV, RI, SD, TN, UT, VT, WA, WI, WV, WY	
Coming Soon	TX, MD, IL, VA, AZ, DC, NC, SC, FL, MA, NJ, NY, CA, non-domestic and other	



How Does Erica Help Clients Manage Their Finances?

Erica helps ensure clients know and understand all that our Mobile Banking app can do for them. Erica is new to the world and she is still learning, but she’s pretty smart and eager to help. She can make it easier for clients to stay on top of their finances in three different ways:

Erica Can:		Examples of What Clients Can Type/Say:	Outcome:
1	Answer questions through spoken conversation and/or visual text.	“What is my checking account balance?” “When is my mortgage due?” “What is my credit card limit?”	Erica provides relevant account information on screen (and aloud, if spoken to).
2	Help find the right function in Mobile Banking.	“I want to deposit this check using my phone.”	Erica takes the client to the Mobile Check Deposit screen.
3	Connect clients with a live specialist or help them set up an appointment.	“I need to speak with customer service about a fee.”	Erica asks clarifying questions then connects the client to the right associate in the contact center. ¹

Erica Search Functionality

Erica has the ability to help clients locate specific transactions. In fact, Erica’s search capabilities **go beyond** those currently available in Mobile and Online Banking. Erica can:

- Search across all your accounts at one time.
- Search by combinations of account, time frame, amount, transaction type, and spend category.

“Show me all my transactions at Wal-Mart last month.”

An example of an Erica search.



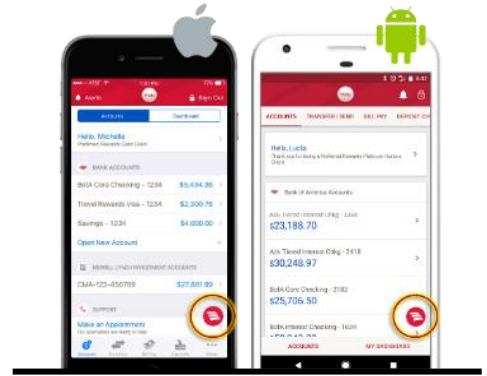
¹If the appropriate contact center is closed, Erica will tell the client that we are closed right now and to call back during normal business hours. She will provide the specific phone number to call and also offer to schedule an appointment.

How Do Clients Access Erica?

Erica is exclusive to Mobile Banking at this time (*not* in Online Banking). To enjoy the benefits of Erica, clients need to have the most updated version of the Bank of America Mobile app.

Access Erica by tapping on the **Erica display icon** that appears on the edge of the screen. Clients can move this icon around on their screen by holding it down and dragging it to a different location.

Positioning Erica in our app (behind a login) allows clients to enjoy bank-level security as they interact with her.



Opportunities to Engage Clients with Erica

There are many opportunities to discuss Erica across the financial center:

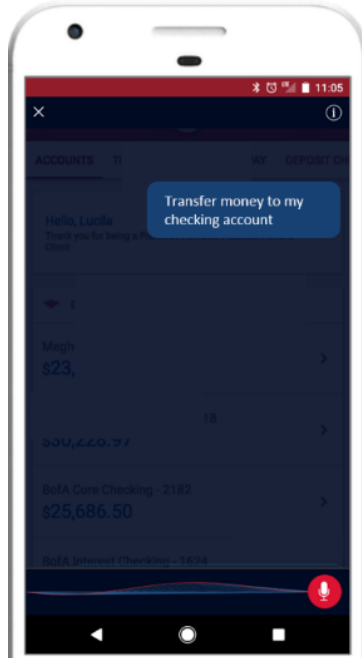
Where:	Opportunity:	Sounds Like:
Lobby CSR Line Platform	Clients who can perform their transactions more conveniently, such as: <ul style="list-style-type: none"> • Making check deposits • Making payments • Moving money • Checking their balance 	<i>"We're always happy to see you. I'd also like to share with you how you can save time doing this transaction with just your mobile phone when it's convenient for you... and now we have Erica, our virtual financial assistant, who can help guide you through those steps and answer your questions."</i>
	Re-engage repeat clients that you've spoken to about convenient banking options before.	<i>"Mr. Client, I know we've talked about Mobile Banking before. We've got this new feature that I think you'll like..."</i>
	Address common concerns about Mobile Banking, such as "I'm not tech-savvy."	<i>"Our virtual financial assistant, Erica, can help you manage your finances just by having a conversation with her..."</i>
	When discussing and/or setting up appointments.	<i>"Our virtual financial assistant, Erica, can help you schedule an appointment and answer your questions."</i>
Lobby Platform	When discussing and demonstrating Mobile Banking features (lobby demo or new account opening).	After demonstrating Mobile Banking features: <i>"...and here's how Erica – our virtual financial assistant – can help you access all these great features that come with your account. Just tap the Erica icon in the app to bring Erica up and get started."</i>
Platform	Account Servicing Scheduling Follow-up Appointments	<ul style="list-style-type: none"> • <i>"Let's open the Mobile Banking app and I will walk you through how to schedule your next appointment with me, set the reminders, and add it to your personal calendar. Our virtual assistant, Erica, can help us – let's give it a try. Open the app, and say 'Erica, I'd like to schedule an appointment.'"</i> • <i>You can also ask Erica questions like 'Show me nearby financial centers' or 'What are my financial center's hours?'"</i>
Reminder: Do not touch the client's device or try to demonstrate using your own personal device.		

Demonstrating Erica: Three Critical Elements

BOTTOM LINE: Encourage your client to treat Erica like a person and just have a conversation with her.

1. Help your client understand that you can speak or type to Erica – and she'll respond in kind.

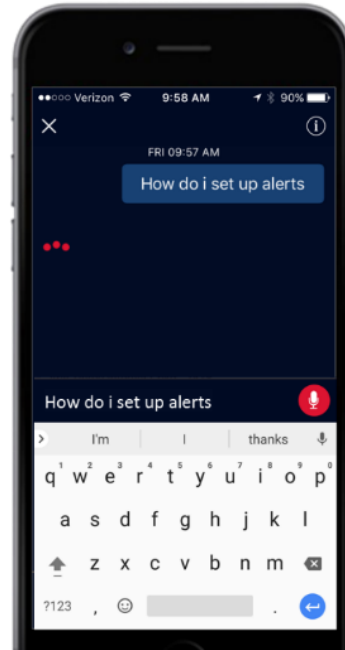
"Mr. Client, the best way to use Erica is to just interact with her like you would a person..."



Speaking to Erica

"If you tap the microphone icon and speak to Erica, she will respond both on-screen and aloud.²

When appropriate, she'll listen for a response for 15 seconds.³



Typing your requests

"If you type your request, Erica will respond only on-screen."

Manage Erica Settings:

- Menu → Profile & Settings → Erica Virtual Assistant Settings
- Type or say "settings" on the Erica screen

²Erica is only available in English at this time. Clients who have their app set to Spanish will still be able to use Erica, however she will speak in English, saying: "For now, I only speak English. But I'm planning to learn Spanish."

³When discussing accounts, Erica recognizes the last four digits of account numbers but not account nicknames.

2. Emphasize that Erica can respond to different kinds of requests and help in lots of different ways.

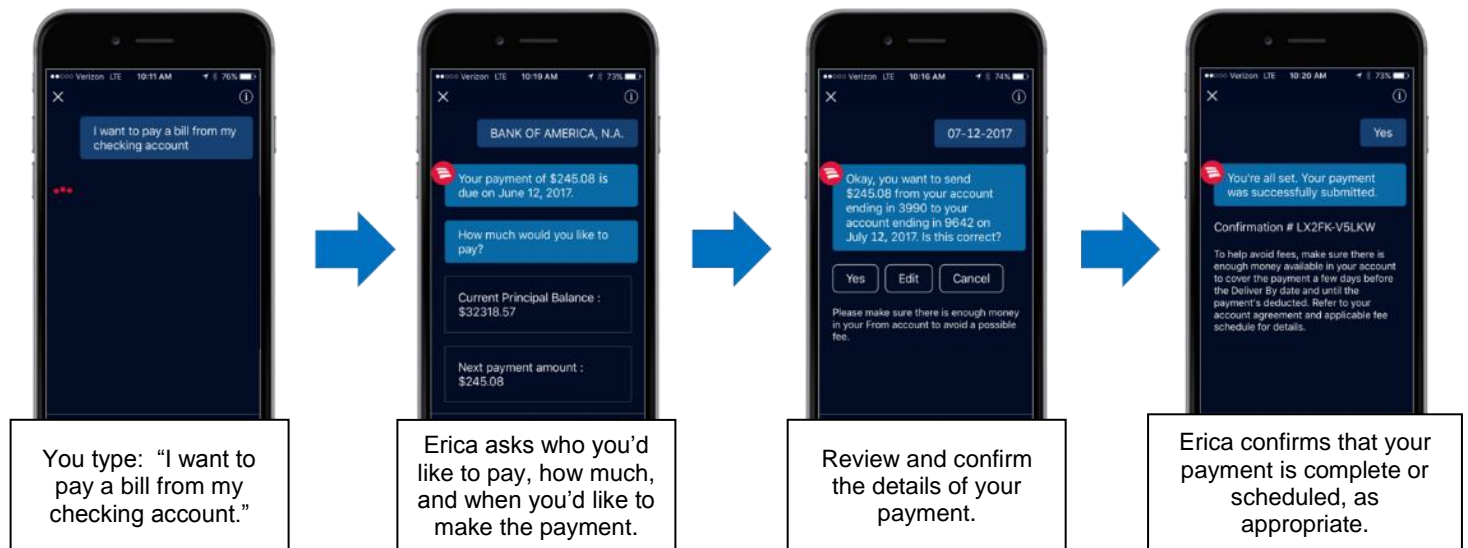
"Erica can respond to all sorts of requests:

- a. She can answer your financial questions – like "What is a home equity line of credit?"*
- b. She can perform some transactions for you – like making a payment or a transfer.*
- c. Or she can show you where to find things in Mobile Banking – like setting up Alerts or depositing a check."*

3. Demonstrate Erica appropriately, based on your location and layout.

Many clients find it convenient to speak to Erica, but be sensitive to Erica responding with my client's confidential information aloud around other clients.

Example of a Typical Erica Interaction⁴



⁴Do not touch client devices and do not use your personal device to provide a demonstration.

Troubleshooting Erica

Occasionally, clients may have questions about or issues with Erica.

Say:	Do:
<p>"I'm sorry that you had that experience. We definitely want to hear your feedback. Can you tell me what happened?"</p>	<p><u>For issues or servicing needs you can resolve:</u> Follow your BAU Commit and Problem Handling process to address the associate client's issue.</p> <p><u>For issues you cannot resolve:</u></p> <ul style="list-style-type: none"> • CSR/Lobby: Encourage the client to meet with a platform teammate, who will resolve their issue using their business-as-usual Problem Handling process. • Platform: Search "Assist Clients with Erica" in PRO for more information. If you do not find an answer to your question in PRO, dial One Call extension 4-3-4 to connect with the Deposit ECOE team for assistance.

Frequently Asked Questions


Use the FAQs below to address additional questions our clients might ask.

Question	Answer
1 Can I change Erica's voice?	No. Erica's voice has been custom-selected to provide a consistent experience for you.
2 Is Erica accessible to blind and visually impaired clients?	Yes, Erica has ADA tags and is accessible to blind and visually impaired clients. If clients have ADA Voiceover turned ON, Erica's voice will automatically be turned OFF so they don't conflict with one another.

Resources

- [PRO: Assist Clients with Erica](#)
- [PRO: Mobile and Online Banking Features and Services](#)

Complete Erica Functionality List

Erica is new to the world and she is still learning, but she's pretty smart and eager to help. Tap the info icon  in the upper right of the Erica conversation screen anytime for a full list of requests that she can help with.

<p>Account Info</p> <ul style="list-style-type: none"> ▪ Account Number ▪ Account Updates ▪ Auto Loan Details ▪ Balances ▪ Check Order ▪ Credit Card Details ▪ FDIC ▪ Interest ▪ Mortgage Payment Details ▪ Overdraft Protection ▪ Routing Number 	<p>BankAmeriDeals</p> <ul style="list-style-type: none"> ▪ Activate Deal ▪ BankAmeriDeals Cash Back 	<p>Bill Pay</p> <ul style="list-style-type: none"> ▪ Add/Edit Pay To ▪ Automatic Payments ▪ Cancel/Edit Payment ▪ Past Due Payment ▪ Pay To ▪ Payments ▪ Payment History ▪ Scheduled Payment
<p>Credit & Debit/ATM Card</p> <ul style="list-style-type: none"> ▪ Activate ▪ Lock/Unlock Debit Card ▪ Lost Card ▪ Replace Card ▪ SafePass ▪ Security ▪ Virtual Wallet 	<p>Credit Score</p> <ul style="list-style-type: none"> ▪ About FICO ▪ FICO Details ▪ FICO History ▪ My FICO 	<p>Contact Us</p> <ul style="list-style-type: none"> ▪ Find Bank Near Me ▪ Schedule Appointment
<p>Deposits</p> <ul style="list-style-type: none"> ▪ Fees ▪ Funds Availability ▪ Make a Deposit 	<p>Open or Learn About an Account</p> <ul style="list-style-type: none"> ▪ Apply for Credit Card ▪ IRA Details ▪ Home Equity Details ▪ Open Checking or Savings 	<p>Rewards & Benefits</p> <ul style="list-style-type: none"> ▪ About Preferred Rewards ▪ Enroll in Preferred Rewards ▪ Preferred Rewards Details
<p>Sending and Receiving Money</p> <ul style="list-style-type: none"> ▪ Limits ▪ Receive Money ▪ Recipients ▪ Register to Receive Money ▪ Request Money ▪ Send Money ▪ Wire 	<p>Transfers</p> <ul style="list-style-type: none"> ▪ Cancel Transfer ▪ Edit Transfer ▪ Limits ▪ Recurring Transfer ▪ Scheduled Transfer ▪ Send Transfer ▪ Transfer Account 	<p>Travel</p> <ul style="list-style-type: none"> ▪ Foreign Currency ▪ Travel Notice ▪ Traveler's Check